

Information to identify the case:			
Debtor 1	James Fitzgerald Bowyer		Last 4 digits of Social Security number or ITIN <u>xxx-xx-4428</u>
	First Name	Middle Name	Last Name
Debtor 2			Last 4 digits of Social Security number or ITIN _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Eastern		District of <u>Pennsylvania</u>
			(State)
Case number:	19-13113-mdc		[Date case filed for chapter 7 <u>5/13/19</u> MM / DD / YYYY OR
			[Date case filed in chapter _____ MM / DD / YYYY
			Date case converted to chapter 7 _____ MM / DD / YYYY

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Fitzgerald Bowyer	
2. All other names used in the last 8 years		
3. Address	108 E. Mill Road Flourtown, PA 19031	If Debtor 2 lives at a different address:
4. Debtor's attorney Name and address	Thomas D. Kenny, Esquire Kenny, Burns & McGill 1500 John F. Kennedy Blvd., Suite 520 Philadelphia, PA 19102	Contact phone <u>(215) 423-5500</u> Email <u>filings@kennyburnsmcgill.com</u>
5. Bankruptcy trustee Name and address	Lynne E. Feldman, Esquire Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone <u>(610) 530-9285</u> Email <u>trustee.feldman@rcn.com</u>

For more information, see page 2 ►

Case number (if known) 19-13113-mdc

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	Case No: 19-13113
	:	
James Fitzgerald Bowyer	:	
	:	Chapter 7
Debtor	:	
	:	

CERTIFICATE OF SERVICE

I hereby certify that service upon all interested parties, indicated below was made by sending true and correct copies of the Notice of Chapter 7 Bankruptcy Case—No Proof of Claim Deadline by this Court’s electronic filing system and First-Class Mail on August 16, 2019 as follows:

Capital One Bank
P.O. Box 30281
Salt Lake City, UT 84130-0281

Richard Kim, Esquire
c/o Ryan N. Boland, Esquire
Offit Kurman, P.A.
Ten Penn Center
1801 Market Street, Suite 2300
Philadelphia, PA 19103-1627

Wells Fargo Home Mortgage
PO Box 10355
Des Moines, IA 50306-0355

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street, Suite 502
Philadelphia, PA 19106-2908

Capital One Bank USA NA
P.O. Box 30281
Salt Lake City, UT 84130-0281

Ryan N. Boland, Esquire
Offit Kurman, P.A.
Ten Penn Center
1801 Market Street, Suite 2300
Philadelphia, PA 19103-1627

Mr. James Fitzgerald Bowyer
108 E. Mill Road
Flourtown, PA 19031

United States Bankruptcy Court
900 Market Street, Suite 400
Philadelphia, PA 19107-4233

Capital One Bank USA NA
P.O. Box 30285
Salt Lake City, UT 84130-0285

The Kim Law Firm, LLC
c/o Ryan N. Boland, Esquire
Offit Kurman, P.A.
Ten Penn Center
1801 Market Street, Suite 2300
Philadelphia, PA 19103

Lynne E. Feldman, Trustee
Feldman Law Offices PC
221 N. Cedar Crest Blvd.
Allentown, PA 18104

Kenny, Burns & McGill.

By: /s/Thomas D. Kenny
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